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STANDARDS OF LIVING AND THE SELF-DEPENDENT WOMAN

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AN investigation of the cost of living may look ultimately toward minimum wage laws, or it may aim at the creation of opportunities for industrial education which shall result in ability to earn a certain desired wage; but the immediate object of all such study is to determine a desirable standard, and every consideration of the cost of living is prefaced by a discussion of the importance and difficulty of fixing standards. The method must be to discover what expenditure the average family or individual under normal conditions finds actually necessary; but heretofore essential study of the habits and needs of self-supporting women has been lacking.

The following significant differences between wage-earning women and men have become apparent from an examination of census returns and a study of more than a thousand working women in and around Boston, in connection with the promotion of savings-bank insurance:

1. A large majority of wage-earning women are under thirty years of age. In our cities the average age is below twenty-five.
2. The larger part are living at home, or in the families of relatives, friends or acquaintances.
3. A very large proportion of those living at home turn in all their earnings to the family purse and receive back only so much as is necessary, without knowing whether their contribution is above or below the expenditure on their account. The young men of the family, on the other hand, are not expected to contribute to the family income, unless it be to pay board.
4. A woman is not usually responsible for the support of a family, nor is she looking forward to the carrying of such a burden.
5. She often has obligations for the full or partial support of

members of the family, but these obligations decrease or cease as she grows older.

6. She enters a gainful occupation with a different point of view from that of a man. It may be that she has obligations to meet, or it may be that she is a "pin-money girl"; but in most cases she is not looking forward to continuous self-support.

How, then, is the standard for women to be set? To attain a certain standard they may spend much less money, or with a given expenditure they may reach a much higher standard than would be the case if their conditions and outlook were the same as men's. On the other hand, the obligations resting on women may be, and often are, much greater than the demands on men of similar age. The income necessary to maintain a given standard of living may therefore be much less than we should anticipate, or it may be much greater. One thing seems evident—that the burdens will probably decrease rather than increase. Therefore the necessity for advancement and the responsibility for saving is recognized neither by the worker nor by the public.

These difficulties make intensive investigation the more essential, in order to discover the actual present cost of living of self-dependent women and to find out the significance of variations in this cost. Modern tendencies to reduce wages to the minimum cost of living or to force them up to meet the demands of increasing luxury may mean too serious results to permit of continued ignorance. The danger of setting the standard according to the needs of one group, thus working injury to another, must be averted.

The studies upon which this paper is based fall into two groups. One, of college graduates, members of the Association of Collegiate Alumnae, mostly teachers (317 in number), is easiest to interpret, because it is the result of study by persons of the same class or thoroughly conversant with the needs of that class.¹ The material for this study was secured from schedules filled out by 413 women, who are graduates of about forty col-

¹ See report on "The Economic Efficiency of College Women," by the writer of this paper, published in the *Magazine of the Association of Collegiate Alumnae*, February, 1910.

leges, and who are at present residing in almost every state in the union. It is furthermore representative in that it includes women whose homes are in large, medium and small towns, and whose experience ranges from one to forty-one years of service.

The other two studies are of women engaged in industrial and commercial pursuits. One of these is the result of a year's experience in preaching the gospel of saving to thirteen hundred women through savings bank insurance.¹ The women are engaged in unskilled industries such as laundering, in the semi-skilled industry of making knitted underwear, and in the skilled industry of straw-hat manufacture. Naturally in this study the cost of living is approached through a consideration of ability or inability to save. Savings should of course be included as a necessary part of living expenses, and where pay is insufficient to make saving possible, the wage received is certainly not a living wage. The general responsibility for the support of the family, whether the girl is living at home or boarding, the tendency to give all earnings to the mother, the effort to save and its success or failure—all these conditions are portrayed in this study.

The most important contribution, however, is that which comes from the research department of the Women's Educational and Industrial Union, through its fellow, Miss Louise Marion Bosworth,—a study commenced under Miss Mabel Parton, director.² This study by Miss Bosworth contains a discussion of the general economic history, the income, and the expenditures for rent, food, clothing, health, savings, and other purposes, of four hundred fifty working women, thirty of whom kept account books for Miss Bosworth for a year or more, and two hundred twenty of whom Miss Bosworth interviewed personally. One hundred fifty were interviewed by Miss Jane Barclay, a fellow of the department, and fifty by other research

¹ Miss Davida C. French was director of the savings bank insurance committee of the Women's Educational and Industrial Union, 1909-1910, under which this study was made.

² The results of the investigation will be published this year. Information with regard to this publication may be secured from the Women's Educational and Industrial Union, 264 Boylston St., Boston, Mass.

fellows. Miss Bosworth's study deals with three hundred fifty women living independently, and presents also the standards of one hundred living at home. The Women's Educational and Industrial Union, working for the betterment of industrial conditions among self-supporting women by both direct and indirect educational methods, has unusual opportunities for continuous study of the actual expenses and the standards of living of such women, together with the effect of those standards on their efficiency.

A study of the budgets of self-dependent women has a two-fold object: first, to enable the public to know in how far women are self-supporting; and second, to discover what income is required to make a woman self-supporting. In other words, such study should show what income is necessary for each group in order to maintain and increase its efficiency. Merely to state that a certain number actually live on a certain income is to neglect the essential question of how they live. The less educated woman cannot be expected to use the same ability in spending as her more highly trained sister; nor can the latter be satisfied with the taste of the less educated woman. The average demands of the average woman in each group must always be kept in mind.

It may be well first to present briefly the more pertinent conclusions of the study of professional women, since the general standards are more familiar to us. The expenditures reported by college women are arranged in three groups, minimum, medium and maximum. The total expenditures of the first group range from \$550 to \$725, in which an allowance of \$200 to \$350 is made for "living expenses," and \$150 to \$175 for clothing. A woman whose income is at this minimum cannot save; it represents the cost of living of an apprentice. The medium expenditures are from \$785 to \$1,075 exclusive of savings, and the maximum \$1,225 to \$1,750 exclusive of savings. The medium figures include \$300 to \$450 for living, and \$200 to \$250 for clothing; the maximum, \$500 to \$700 for living, and \$275 to \$350 for clothing.

A woman of experience voices the general opinion that the medium range of expenditure in the teaching profession today

is too low for thorough efficiency; for in such a budget no account can be made of many of the essentials of life. Thus it omits:

1. Any peculiar demands upon one's purse through obligations to one's family.
2. Expenses of the vacation season like extra board, extra laundry bills, railroad fares and extra sundries.
3. Expenses which come from social convention and social relations, such as Christmas, birthday and wedding gifts, even small ones, occasional lunching with friends, possible college class reunions, and the like.
4. Expression of one's esthetic tastes in concerts and pictures.
5. Recreation of any sort during the working year.
6. Miscellaneous trifling but accumulating expenses which are sure to occur.

At the present time 72% of the women prepared for teaching by college training are earning the medium salary or less. Grouping this class by years of experience, salaries do not reach the medium figure until a woman has been at work ten to fifteen years. If we accept these expenditures as a standard, then we find only a small proportion of college women able to attain it. The unfortunate method of determining necessary expenditure by estimate is well illustrated by the returns from these college women. The cost of actual living and clothing is often accepted as covering the essentials; but in fact the items for incidentals, carfares, professional expenses and sundries sum up to almost the same amount as the cost of sustenance, especially in the smaller budgets. Such an allowance would usually be considered excessive, but a careful review of the items indicates that this proportion of expenditure for sundries is legitimate.

In addition to this general but important conclusion that the standard of living based on the returns quoted above is too low in most cases to secure efficiency, and hence promotion and advancement, the following significant conditions must be faced by those concerned with the problem of salaries:

1. To maintain and increase efficiency and earning capacity in the teaching profession, women must be prepared to give from two to five years to graduate study.

2. Independent income ought not to be counted on to supplement earned income.

3. The relation of cost of living to efficiency should be better understood in order to lead teachers to insist upon advancement, even at sacrifice of personal preference for locality and conditions of living.

4. Although there is no prevailing standard of living, and the relation between expenditure and income or between the various phases of expenditure does not seem to be set, college women should try to set a standard as quickly as possible.

In the study of wage-earning girls made by the research department of the Women's Educational and Industrial Union, the cost of living of girls who reside with their families is considered separately. Since the aim is primarily to discover the cost of living of the self-dependent girl, the number of the other class studied is small, consisting chiefly of immigrant girls and girls in the suburbs earning a good salary and living at home or with relatives.

On the other hand, the study of the savings bank insurance committee deals very largely with girls living at home, so that the two studies supplement each other. The low contributions to the family reported by Miss Bosworth show that the girl earning three to five dollars is barely able to live, but her evidence that the higher-paid girl contributes a larger sum (about four dollars and a half a week) to the family, and supplements her payments by labor in the home indicates that she is really self-supporting, because she is living practically under a co-operative system. What she thus saves over the girl who spends five or six dollars a week for sustenance results in a higher standard of living or an opportunity to save. It is doubtless due to this lower cost of board and room while living at home that the girl who in Miss Bosworth's study does not receive a living wage is in Miss French's experience able to begin to save. Here, furthermore, is doubtless the explanation of the fact that while a girl living alone is generally not able to live on a satisfactory standard under a wage of nine dollars a week, the girl living at home, or coöperatively, begins to save on a six to nine-dollar wage.

Taking up simply the woman living alone, we find ourselves confronted with a study of factory workers, waitresses, clerks, saleswomen and kitchen workers. A standard of housing is far easier to determine than one of food. Size of room and location naturally affect rents; but it is hard to reach satisfactory conclusions concerning number of windows, sunlight, heat, bathroom accommodations, and number of roommates. Provision for food is made in the following ways:

1. Cooking in one's own room.
2. Basement dining rooms.
3. Working girls' homes.
4. Meals included for service in restaurants and hotels.

They are presented in order of excellence. "Home cooking" means serious danger to health; over-fatigue results in cold meals or no meals rather than expenditure of the energy necessary for preparation. The basement dining room serving twenty-one meals for \$3 is "invariably poor," says Miss Bosworth. Strictly speaking, the subsidized working girls' home should not be considered in a discussion of the standards of independent working girls. To calculate a "living wage" on such a basis does injustice to thousands of girls who could not if they would find accommodation in working girls' homes.

What standard, then, are these girls able to attain? Miss Bosworth says: "Between the three, four and five-dollar woman and the next higher division there is a big increase in food expenditures, corresponding to the jump in rent found at this same point. Also corresponding to the rent, the difference between the six, seven and eight-dollar group and the next higher is less marked. Either, then, the increase in wage up to eight dollars goes at once into food and rent, or as is probable, this marks the point of departure from the intolerably crowded share in a tenement dweller's home to the perhaps equally comfortless but more independent room in a lodging house. In paying the increased amount of room rent the three advantages the girl on higher wages gains are a room to herself, heat of some sort, and sunshine. These advantages come to the majority only when the wage has reached at least \$9." In securing food, the girl on the higher wage patronizes the \$4 dining rooms,

which are "so attractive in appearance, and so adequate in food as to be thoroughly satisfactory."

The subject of clothing brings at once two great problems. Here the measure of the standard of living is apparent. A girl may make sacrifices in room and board without immediate effect upon her opportunities to secure employment: but a sacrifice in dress may mean the loss of position—such is the consensus of opinion. The custom of instalment buying follows as a natural result. It is in the field of dress that the individual ability of the girl is most apparent. Innate taste, knowledge of materials, physical strength and opportunity to hunt bargains, readiness to forfeit sleep in order to get time to remodel or make clothes—all these things tell. Home and school training may help raise standards. Miss Bosworth concludes: "The average working woman, with only the average ability to manage her wardrobe economically, with the average trade demands on it, and with the average amount of time for sewing and mending, cannot dress on less than \$1 a week as a minimum, and does not need as a dress allowance more than \$2 a week." Elsewhere she states: "The severest strain of providing clothes comes on incomes under \$9; when an income of \$12 is reached, the strain is perceptibly lessened."

Apparently a satisfactory standard—one which affords a room meeting reasonable requirements, nourishing food, respectable clothing, medical attendance, and incidentals of simple type, requires a wage of not less than \$9.

I regret that the shortness of space prevents a glance at the contributions of the working girl to church, charity and the support of others, or her expenditures for self-education and recreation. Suffice it to say that the amount which goes for charity, for necessary incidentals and for education bears a creditable relation to that expended for recreation.

The savings bank insurance study is most significant in its confirmation of the inadequacy of a three to five-dollar or even a six to eight-dollar wage. Even though the girls whose records were thus secured came largely from the group living at home, it was only in the nine to twelve-dollar wage group that real savings became possible.

One scarcely dares accept the conclusion suggested by these facts, that the minimum wage should be not less than \$9, there are so many modifying circumstances. Nor dares one assert that certain sums represent the "cost of living", it is so hard to determine a standard of living. How can we fix the minimum or average of rent? How can we place a limit on expenditure for food and clothing? How can we tell how much of inefficiency is due to inadequacy of food, clothing and shelter, how much to lack of training, how much to youth? All results thus far obtained are only indicative; intensive scientific investigation and cautious interpretation are needed to establish conclusions that shall command general assent.